

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF MISSISSIPPI**

**IN RE: RENARDO JONES
DEBTOR**

**CASE NO: 17-12901
CHAPTER 13**

**OBJECTION TO CLAIM FILED BY
SETERUS, INC.**

COMES NOW the debtor named above, by and through her attorney of record in this case, William L. Fava, and respectfully objects to the proof of claim filed in this case by Seterus, Inc. (hereinafter "Seterus") and in support hereof respectfully shows unto the Court the following:

1. Seterus filed a mortgage claim secured by debtor's residence.
2. Seterus listed the total arrearage owed through September 2017 of \$10,747.84.
3. Included in the arrearage claim was \$3,260.36 for Escrow deficiency for funds advanced and \$1,453.70 for Projected escrow shortage. Debtor disputes these amounts.
4. Seterus lists the ongoing mortgage payment as \$1,052.50. Included in this amount is \$246.68 for Monthly escrow and \$230.52 for Private mortgage insurance. Debtor disputes these amounts.

WHEREFORE, the debtor prays of the Court as follows:

- a. That the Court disallow the disputed amounts; and
- b. For any further relief the Court deems just and proper.

This the 8th day of December 2017.

Respectfully submitted,

/s/William L. Fava
WILLIAM L. FAVA (MSB# 101348)
Attorney for Debtor

MITCHELL, CUNNINGHAM & FAVA, INC.
7165 Swinnea Rd., Bldg. A Ste. 1
P.O. Box 783
Southaven, MS 38671
(662) 536-1116

CERTIFICATE OF SERVICE

I, William L. Fava, hereby certifies to the Court that to the extent any party was not served by the CM/ECF System, I have this day served a copy of the foregoing Objection on all parties in interest by placing the same in an envelope, first-class mail, postage prepaid, and addressed to each person at the place where he or she regularly conducts his business or profession as follows:

Locke D. Barkley
Via ECF at sbeasley@barkley13.com

U.S. Trustee
Via ECF at USTPRegion05.AB.ECF@usdoj.gov

Seterus, Inc.
P.O. Box 2008
Grand Rapids, MI 49501-2208

Laura Henderson-Courtney – Attorney for Seterus, Inc.
Via ECF

DATED: December 8, 2017

____/s/William L. Fava_____
WILLIAM L. FAVA
Attorney at Law

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